

**CAPITAL PACIFIC BANCORP**

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 3589702	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$170	\$185	8.9%		
Loans	\$125	\$134	7.0%		
Construction & development	\$10	\$5	-52.1%		
Closed-end 1-4 family residential	\$5	\$3	-48.1%		
Home equity	\$1	\$1	-6.1%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-100.0%		
Commercial & Industrial	\$26	\$27	5.2%		
Commercial real estate	\$66	\$76	15.1%		
Unused commitments	\$21	\$22	5.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$12	\$14	22.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$9	\$14	53.2%		
Cash & balances due	\$16	\$19	16.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$152	\$163	7.4%		
Deposits	\$145	\$159	10.0%		
Total other borrowings	\$6	\$2	-63.6%		
FHLB advances	\$3	\$2	-33.3%		
Equity					
Equity capital at quarter end	\$18	\$22	21.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	9.6%	11.0%	--		
Tier 1 risk based capital ratio	12.1%	15.0%	--		
Total risk based capital ratio	13.3%	16.3%	--		
Return on equity <sup>1</sup>	2.8%	5.0%	--		
Return on assets <sup>1</sup>	0.3%	0.6%	--		
Net interest margin <sup>1</sup>	4.2%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	97.6%	107.1%	--		
Loss provision to net charge-offs (qtr)	57.6%	165.3%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.1%	0.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.9%	0.0%	--
Closed-end 1-4 family residential	24.6%	35.6%	0.9%	0.0%	--
Home equity	0.0%	0.0%	0.0%	10.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	1.3%	1.5%	0.2%	0.0%	--
Commercial real estate	2.1%	1.8%	0.1%	0.0%	--
Total loans	2.4%	2.0%	0.3%	0.1%	--